Case 08-19173 Doc 1 Filed 07/25/08 Entered 07/25/08 13:08:59 Desc Main Document Page 1 of 47

BI (Official	FORM TICIA		United No			ruptcy t of Illin		<u> </u>			Voluntar	y Petition
Name of De Stanford	,	ividual, ent	er Last, Firs	t, Middle):	:		Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):	
	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								used by the 3 maiden, and		in the last 8 years):	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0091						our digits o		r Individual-	Taxpayer I.D. (ITIN)	No./Complete EIN		
Street Addre		or (No. and	Street, City,	and State)):		Street	Address of	f Joint Debtor	(No. and St	reet, City, and State):	
Chicago	, IL				_	ZIP Code	:					ZIP Code
County of R Cook	desidence or	of the Princ	cipal Place	of Busines		60620	Coun	y of Reside	ence or of the	Principal Pl	ace of Business:	
Mailing Add	dress of Deb	otor (if diffe	erent from st	reet addres	ss):		Mailii	ng Address	of Joint Debt	tor (if differe	nt from street address):
						ZIP Code	;					ZIP Code
Location of (if different				or								
☐ Individu. See Exhi ☐ Corporat ☐ Partnersl	(Form of O (Check al (includes ibit D on pa tion (include	ge 2 of this	form.	Sing in 1 Rail	(Checlustrian (C	eal Estate as 101 (51B)		Chapt Chapt Chapt Chapt Chapt	the 1 der 7 der 9 der 11 der 12	Petition is Fi	ptcy Code Under Willed (Check one box) hapter 15 Petition for a Foreign Main Prochapter 15 Petition for a Foreign Nonmain	Recognition reeding Recognition
Other (If debtor is not one of the above entities, check this box and state type of entity below.)			□ Oth □ Deb	Clearing Bank Other Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organiza under Title 26 of the United Sta Code (the Internal Revenue Code)		e) ganization ed States	defined "incurr	are primarily co d in 11 U.S.C. § red by an indivi onal, family, or	(Check consumer debts, § 101(8) as idual primarily	bus for	ots are primarily niness debts.	
_		U	ee (Check o	one box)				one box:		Chapter 11		
is unable	ee to be paid gned applicate to pay fee	d in installm ation for the except in in	e court's constallments.	nsideration Rule 1006 chapter 7 i	certifying to (b). See Offindividuals	that the debicial Form 3A only). Must	tor Check	Debtor is a if: Debtor's a to insiders all applica A plan is Acceptance	aggregate nor s or affiliates) able boxes: being filed w ces of the pla	ncontingent l ncontingent l n are less than ith this petiti n were solici	s defined in 11 U.S.C or as defined in 11 U.S.C or as defined in 11 U. iquidated debts (exclusive section \$2,190,000.	S.C. § 101(51D). uding debts owed one or more
■ Debtor e	estimates tha	nt funds will nt, after any	l be available exempt pro	perty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS FOR COUR	T USE ONLY
Estimated N 1- 49	Tumber of C 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A \$0 to \$50,000		\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million		\$100,000,000 to \$500 million		☐ More than			
Estimated Li	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official For	rm 1)(1/08)	Page 2 01 47	Page 2
Voluntar	y Petition	Name of Debtor(s): Stanford, Jerry L	
(This page mu	ust be completed and filed in every case)	Statilord, Jerry L	
1 0	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach ac	dditional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	n one, attach additional sheet)
Name of Debt - None -	ior:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		xhibit B 1 whose debts are primarily consumer debts.)
forms 10K a pursuant to S and is reques	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Co	d in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available tify that I delivered to the debtor the notice July 24, 2008
		Tan vv. vvaliace #6290999	
☐ Yes, and ☐ No. (To be comp. ☐ Exhibit If this is a join	Exhibit C is attached and made a part of this petition. Exhibit C is attached and made a part of this petition. Exhibit C is attached and made a part of this petition. Exhibit C is attached and made a part of this petition.	nibit D ch spouse must complete and attach a part of this petition. and made a part of this petition. and the Debtor - Venue oplicable box) al place of business, or principal asse a longer part of such 180 days than interest partner, or partnership pending cipal place of business or principal asse in the United States but is a defendation.	as eparate Exhibit D.) ets in this District for 180 en any other District. g in this District. essets in the United States in an action or
	sought in this District. Certification by a Debtor Who Reside	-	-
	(Check all app	licable boxes)	
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked	, complete the following.)
	(Name of landlord that obtained judgment) (Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment to Debtor has included in this petition the deposit with the co	for possession, after the judgment for	possession was entered, and
	after the filing of the petition.	•	
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(l)).	

B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jerry L Stanford

Signature of Debtor Jerry L Stanford

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 24, 2008

Date

Signature of Attorney*

X /s/ lan W. Wallace

Signature of Attorney for Debtor(s)

Ian W. Wallace #6290999

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

July 24, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s): Stanford, Jerry L

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Jerry L Stanford		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.

 □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

through the agency no later than 15 days after your bankruptcy case is filed.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial
responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Jerry L Stanford Jerry L Stanford
Date: July 24, 2008

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jerry L Stanford		Case No.		_
•		Debtor			
			Chapter	7	
			• -		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	5,445.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		6,838.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		3,197.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		52,479.04	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,561.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,554.00
Total Number of Sheets of ALL Schedules		22			
	T	otal Assets	5,445.00		
			Total Liabilities	62,514.04	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jerry L Stanford		Case No.	
	-	Debtor	-,	
			Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	3,197.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	41,141.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	44,338.00

State the following:

Average Income (from Schedule I, Line 16)	2,561.00
Average Expenses (from Schedule J, Line 18)	2,554.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,390.44

State the following:

State the following.		
1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		3,143.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	3,197.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		52,479.04
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		55,622.04

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B6A (Official Form 6A) (12/07)

In re	Jerry L Stanford	Case No.
-	<u> </u>	Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

 $Total > \hspace{1.5cm} 0.00$

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Jerry L Stanford	Case No	
_		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х			
2.	Checking, savings or other financial	Ch	necking account with Guaranty Bank	-	50.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Ch	ecking account with Chase	-	50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Mi	scellaneous used household goods	-	1,100.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.	Pe	rsonal used clothing	-	550.00
7.	Furs and jewelry.	Χ			
8.	Firearms and sports, photographic, and other hobby equipment.	Χ			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

2 continuation sheets attached to the Schedule of Personal Property

1,750.00

Sub-Total >

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Jerry L Stanford	Case No

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Χ			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tot (Total of this page)	al > 0.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Jerry L Stanford	Case No.
		,

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Χ			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		002 Buick Century with 80,000 miles alue based on KBB	-	3,695.00
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.	Χ			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	Х			
33.	Farming equipment and implements.	Х			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	Х			

| Sub-Total > 3,695.00 | (Total of this page) | Total > 5,445.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Jerry L Stanford	Case No.
·		Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certi	ficates of Deposit		
Checking account with Guaranty Bank	735 ILCS 5/12-1001(b)	50.00	50.00
Checking account with Chase	735 ILCS 5/12-1001(b)	50.00	50.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	1,100.00	1,100.00
Wearing Apparel Personal used clothing	735 ILCS 5/12-1001(a)	550.00	550.00
Automobiles, Trucks, Trailers, and Other Vehicles 2002 Buick Century with 80,000 miles Value based on KBB	735 ILCS 5/12-1001(c)	2,400.00	3,695.00

Total: 4,150.00 5,445.00 Case 08-19173 Doc 1 Filed 07/25/08 Entered 07/25/08 13:08:59 Desc Main Page 13 of 47 Document

B6D (Official Form 6D) (12/07)

In re	Jerry L Stanford	Case No.
		Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	<u> </u>		area ciainis to report on this schedule D.	_	_	_	1	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	LIQUI	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xx7089			Opened 8/01/05 Last Active 3/07/08	Т	D A T E D			
Acc Consumer Finance L 10770 Wateridge Cir Ste San Diego, CA 92121		-	pmsi 2002 Buick Century with 80,000 miles Value based on KBB Value \$ 3,695.00				6,838.00	3,143.00
Account No.	╁	+	5,093.00	\vdash	\vdash	Н	0,030.00	3,143.00
			Value \$					
Account No.	T	T						
			Value \$					
Account No.	1							
			Value \$					
continuation sheets attached			S (Total of th		tota pag		6,838.00	3,143.00
			(Report on Summary of Sc		ota lule		6,838.00	3,143.00

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B6E (Official Form 6E) (12/07)

•				
In re	Jerry L Stanford		Case No.	
-	·	Debtor	_,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do f a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A B, a minor child, by John Doe, guardian, "

Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).
If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column label
Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priorit listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to
priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Jerry L Stanford	Case No.	
•		Debtor ,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR ONTINGENT NLIQUIDATED SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED AMOUNT INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) 2008 Account No. xxx-xx-0091 Taxes Illinois Department of Revenue 0.00 **Bankruptcy Section** 100 W Randolph St Level 7-425 Chicago, IL 60106 484.00 484.00 Account No. xxx-xx-0091 2008 Taxes Illinois Department of Revenue 0.00 **Bankruptcy Section** 100 W Randolph St Level 7-425 Chicago, IL 60106 388.00 388.00 2007 Account No. xxx-xx-0091 taxes Internal Revenue Service 0.00 P.O. Box 21126 Philadelphia, PA 19114 1,109.00 1,109.00 Account No. xxx-xx-0091 2005 Taxes Internal Revenue Service 0.00 P.O. Box 21126 Philadelphia, PA 19114 1,216.00 1,216.00 Account No. Subtotal 0.00 Sheet 1 of 1 continuation sheets attached to (Total of this page) 3,197.00 Schedule of Creditors Holding Unsecured Priority Claims 3,197.00 0.00

(Report on Summary of Schedules)

3,197.00

3,197.00

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B6F (Official Form 6F) (12/07)

In re	Jerry L Stanford	Case No
		Debtor ,

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Ηι	usband, Wife, Joint, or Community	Č	ñ	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H		ONTINGEN	N L I Q U I D A T	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx1730			Opened 3/01/05	Ť	T E D		
Afni, Inc. Attn: DP Recovery Support Po Box 3427 Bloomington, IL 61702		-	CollectionAttorney Z-Tel Communications		D		125.00
Account No. xxxx-xxxx-xxxx-1592		T	2007		t	T	
American Coradius International 2420 Sweet Home Road ste 150 Buffalo, NY 14228-2244		-	Notice only				0.00
Account No. xxxx3933		T	2008	+	$^{+}$		
Appelles PO Box 1197 Westerville, OH 43086-1197		-	Notice Only				
							0.00
Account No. xxx3025 Asset Acceptance PO Box 2036 Warren, MI 48090		-	2008 Notice Only				
							0.00
_8 continuation sheets attached		•	(Total of	Sub			125.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Jerry L Stanford		Case No.	
-		Debtor	- ,	

	_		about Mile Islant or Occasion in	10	1	15	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLAGEN	QU L D A	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx5570			Opened 1/01/07 Last Active 10/24/07	Т	E		
Cashcall Inc Attention: Bankruptcy Department 1600 S Douglass Rd Anaheim, CA 92806		-	NoteLoan				2,549.00
Account No. xxxx6656			2008	\dagger	\dagger	\dagger	
Cavalry Portfolio Services, LLC PO Box 27288 Tempe, AZ 85282		-	Notice Only				0.00
Account No. 2532			2006	+	+	+	
Certegy PO Box 30046 Tampa, FL 33630-3046		-	Notice only				0.00
Account No. xx2782			Opened 3/01/04	\dagger	\dagger	†	
Certified Recovery Sys 6161 Savoy Dr Ste 600 Houston, TX 77036		-	CollectionAttorney Preferred Cash				365.00
Account No. xxxxx6273			Opened 2/01/03	+	+	+	303.00
Credit Protect Assoc. Po Box 802068 Dallas, TX 75380		-	CollectionAttorney At T Broadband				82.00
Sheet no. 1 of 8 sheets attached to Schedule of				Sub			2,006,00
Creditors Holding Unsecured Nonpriority Claims			(Total o	this	pa	ge)	2,996.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jerry L Stanford	Case No
-		Debtor

	_					_	
CREDITOR'S NAME,	CODEBTOR	1	usband, Wife, Joint, or Community	CONT	U N	DISPUT	
MAILING ADDRESS INCLUDING ZIP CODE,	E	H W	DATE CLAIM WAS INCURRED AND	T	ľ	P	
AND ACCOUNT NUMBER	I E	J	CONSIDERATION FOR CLAIM. IF CLAIM	N	Ü	Ĭ	AMOUNT OF CLAIM
(See instructions above.)	R	С	is subject to setory, so state.	NGENT	I D	E D	
Account No. xxxxx7133	T	T	Opened 4/01/02	T	T		
			CollectionAttorney At&T Broadband		E D		
Credit Protect Assoc.							
Po Box 802068		-					
Dallas, TX 75380							
							00.00
							93.00
Account No. x0550			2008				
			Loan				
CSI II d/b/a/ Loan Express							
28 E. Jackson		-					
Suite 1324 Chicago, IL 60604							
Chicago, iL 60604							263.00
							263.00
Account No. xxxxxxxxxxx0910			Opened 10/01/05				
			Educational				
Devry Inc 1 Tower Ln Ste 1000							
Oakbrook Terrace, IL 60181							
Carbiook Terrace, IL 00 101							
							4,900.00
A (N. 1999) 5000			2007				1,0000
Account No. xxxx5238	l		2007 Notice Only				
General Revenue Corp			I Notice Offiny				
PO Box 495999		-					
Cincinnati, OH 45242							
,							
							0.00
Account No. xxxxxx6396	H	H	2007			H	
ACCOUNT TO. AAAAAAOOOO			Other				
Guaranty Bank							
PO Box 240200		-					
Milwaukee, WI 53224-9010							
							426.00
Sheet no. 2 of 8 sheets attached to Schedule of	-	_		Subt	ota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				5,682.00
			`	,			

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jerry L Stanford	Case No
		Debtor

	_	ш.,	sband, Wife, Joint, or Community	1	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXF_XGEXF	DRLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. xxx4687			Opened 4/01/03	٦	T E		
Harvard Collection 4839 N Elston Ave Chicago, IL 60630		-	CollectionAttorney Exelon/Comed		D		52.00
Account No. xxxxxx4679			Opened 1/01/05	+		H	
I C System Po Box 64378 Saint Paul, MN 55164		-	CollectionAttorney S A F E C O Of America				232.00
Account No. xxxxxxxxx1003			Opened 12/01/06 Last Active 7/16/07	+			202.00
Jefferson Capital Syst 16 McIeland Rd Saint Cloud, MN 56303		-	Imagine Mastercard				564.00
Account No. xx-xxxxx1155			2008	\perp			
Merchant's Credit Guide 223 W. Jackson Blvd Chicago, IL 60606		-	Notice Only				0.00
Account No. xx1990			Sbc Ameritech	T		\vdash	
Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123		-					1,598.00
Sheet no. 3 of 8 sheets attached to Schedule of			<u>L</u>	Sub	L tota	<u>1</u> ւ1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				2,446.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jerry L Stanford	Case No
-		Debtor

CDEDITORIO MANG	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		ZH0Z-4Z00	DZ1_QD_D4F	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-9138			2007		Т	Е		
Nations Recovery Center Inc 6491 Peachtree Industrial Blvd Atlanta, GA 30360		-	Notice Only			D		0.00
Account No. xxx3729	-		Opened 3/01/04	+	-			0.00
Nco Fin/09 507 Prudential Rd Horsham, PA 19044		-	CollectionAttorney At T Cco					
								87.00
Account No. xxxx1041 Oxford Management Services PO Box 1991 Southgate, MI 48195		-	2008 Notice Only					0.00
Account No. 1592	\vdash		10/31/2007					
Plains Commerce Bank Po Box 88020 Sioux Falls, SD 57109		-	collection					1,547.04
Account No. xxxxxxxx0349	-		Opened 4/01/07 Last Active 5/18/07	+				<u> </u>
Plains Commerce Bank/c 2101 W 51st Ste 34 Sioux Falls, SD 57105		-	CreditCard					0.00
Sheet no. 4 of 8 sheets attached to Schedule of				Su	ıbt	ota	1	4.004.04
Creditors Holding Unsecured Nonpriority Claims			(Tota	of thi	is p	oag	e)	1,634.04

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jerry L Stanford	Case No.
		Debtor

	<u></u>	11	shood Wife laint or Community	10	111	Тъ	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT I NG EN	UNLI GUI DATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxx0002			Opened 12/01/04 Last Active 12/26/06	T	T		
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational		D)	2,277.00
Account No. xxxxxxxxxx0003			Opened 2/01/05 Last Active 12/26/06	+	\dagger	+	
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational				2,488.00
Account No. xxxxxxxxxxx0001 Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Opened 12/01/04 Last Active 12/09/04 Educational				2,876.00
Account No. xxxxxxxxxxx0004			Opened 4/01/06 Last Active 12/26/06		+	-	2,876.00
Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773		-	Educational				1,912.00
Account No. xxx5961 Sunrise Credit Services Inc 260 Airport Plaza PO Box 9100		-	10/03/2007 collection				
Farmingdale, NY 11735							120.00
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<u> </u>	<u> </u>	(Total o	Sub			9,673.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jerry L Stanford		Case No.	
-		Debtor	- ,	

GDEDWONG WANT	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN		SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx7218			Opened 1/01/08	Ť	T		
Unistates Ca Llc 2809 Wehrle Dr Ste 1 Williamsville, NY 14221		-	CollectionAttorney Quickestcashadvance.Com		D		120.00
Account No. xxx2060			Opened 4/01/02				
United Collection Bureau Po Box 17460 Denver, CO 80217		-	CollectionAttorney South Shore Emerg Phys Llp				245.00
							315.00
Account No. 1840 Wach Ed Fin Po Box 3117 Winston Salem, NC 27102		_	Opened 4/09/03 Last Active 4/01/08 Educational				2,000.00
Account No. 3348			Opened 5/23/06 Last Active 4/01/08				
Wach Ed Fin Po Box 3117 Winston Salem, NC 27102		-	Educational				1,313.00
Account No. xxxx4950	t		Opened 8/13/04 Last Active 3/01/08		\vdash	\vdash	
Wachovia Education Fin Po Box 3117 Winston Salem, NC 27102		_	Educational				3,500.00
Sheet no. 6 of 8 sheets attached to Schedule of			,	Sub	tota	ıl	7 240 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	7,248.00

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In re	Jerry L Stanford	Case No
		Debtor

CREDITOR'S NAME,	ļç	Н	usband, Wife, Joint, or Community		00	U	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CO	LAIM	OZH_ZGWZ	UNLIQUIDAT		AMOUNT OF CLAIM
Account No. xxxx4976			Opened 4/14/05 Last Active 3/01/08		Т	T		
Wachovia Education Fin Po Box 3117 Winston Salem, NC 27102		-	Educational			E D		3,062.00
Account No. xxxx9620			Opened 11/13/03 Last Active 3/01/08					
Wachovia Education Fin Po Box 3117 Winston Salem, NC 27102		-	Educational					3,500.00
Account No. xxxx5292	T	T	Opened 5/23/06 Last Active 3/01/08					
Wachovia Education Fin Po Box 3117 Winston Salem, NC 27102		-	Educational					325.00
Account No. xxxx9632	╁	+	Opened 11/13/03 Last Active 3/01/08					
Wachovia Education Fin Po Box 3117 Winston Salem, NC 27102		-	Educational					4,000.00
Account No. xxxx7480	1	T	Opened 6/05/06 Last Active 3/01/08					
Wachovia Education Fin Po Box 3117 Winston Salem, NC 27102		-	Educational					837.00
Sheet no7 of _8 sheets attached to Schedule of					ubt			11,724.00
Creditors Holding Unsecured Nonpriority Claims				(Total of the	nis 1	pag	e)	1 11,721.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Jerry L Stanford	Case No
		Debtor

	٦	ш.,	shand Wife Joint or Community		l c	111	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED A CONSIDERATION FOR CLAIM. IF O IS SUBJECT TO SETOFF, SO STA	CLAIM	CONTINGEN	ONL QU L DATED		AMOUNT OF CLAIM
Account No. xxxx7117 Wachovia Education Fin Po Box 3117 Winston Salem, NC 27102		-	Opened 4/09/03 Last Active 3/01/08 Educational		Ť	T E D		
								1,313.00
Account No. xxxx5010 Wachovia Education Fin Po Box 3117 Winston Salem, NC 27102		-	Opened 4/14/05 Last Active 3/01/08 Educational					
Account No. xxxx5023			On and 0/40/04 Least Asting 0/04/00					4,000.00
Wachovia Education Fin Po Box 3117 Winston Salem, NC 27102		-	Opened 8/13/04 Last Active 3/01/08 Educational					4 000 00
Account No. xxxx5304			Opened 5/01/06 Last Active 3/01/08					4,000.00
Wachovia Education Fin Po Box 13667 Sacramento, CA 95853		-	Educational					325.00
Account No. xxxx7104			Opened 4/01/03 Last Active 3/01/08 Educational					
Wachovia Education Fin Po Box 13667 Sacramento, CA 95853		-						1,313.00
Sheet no. <u>8</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	J	<u> </u>		(Total of t	L Subi his			10,951.00
			(Report on Sum		Т	ota	ıl	52,479.04

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B6G (Official Form 6G) (12/07)

In re	Jerry L Stanford	Case No.
-		Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-19173 Doc 1 Filed 07/25/08 Entered 07/25/08 13:08:59 Desc Main Document Page 26 of 47

B6H (Official Form 6H) (12/07)

In re	Jerry L Stanford	Case No
-	<u> </u>	, Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Jerry L Stanford		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTO	OR AND SP	OUSE		
Single	RELATIONSHIP(S): None.	AGE(S):			
Employment:	DEBTOR		SPOUSE		
Occupation	Medical Record Tech				
Name of Employer	Loyola University Medical Center				
How long employed	3 months				
Address of Employer	2160 S First Ave Maywood, IL 60153				
	ge or projected monthly income at time case filed) y, and commissions (Prorate if not paid monthly)	\$ \$	DEBTOR 3,387.00 0.00	\$ <u></u>	SPOUSE N/A N/A
3. SUBTOTAL		\$	3,387.00	\$	N/A
4. LESS PAYROLL DEDUCT a. Payroll taxes and socia b. Insurance c. Union dues d. Other (Specify):		\$ \$ \$ \$	693.00 110.00 0.00 23.00 0.00	\$ \$ \$ \$	N/A N/A N/A N/A
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$	826.00	\$	N/A
6. TOTAL NET MONTHLY T	AKE HOME PAY	\$	2,561.00	\$	N/A
8. Income from real property9. Interest and dividends10. Alimony, maintenance or si	ion of business or profession or farm (Attach detailed statement) upport payments payable to the debtor for the debtor's use or that	\$ _ \$ _ \$ _	0.00 0.00 0.00	\$ \$	N/A N/A N/A
		\$ \$ \$	0.00 0.00 0.00	\$ \$	N/A N/A N/A
12. Pension or retirement incor 13. Other monthly income (Specify):	ne	\$ \$ \$	0.00 0.00 0.00	\$ \$	N/A N/A N/A
14. SUBTOTAL OF LINES 7	ГНROUGH 13	\$	0.00	\$	N/A
15. AVERAGE MONTHLY IN	ICOME (Add amounts shown on lines 6 and 14)	\$	2,561.00	\$	N/A
16. COMBINED AVERAGE N	MONTHLY INCOME: (Combine column totals from line 15)		\$	2,561.0	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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In re	Jerry L Stanford		Case No.	
		Debtor(s)	-	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and t case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22.	y rate. The	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	olete a separa	nte schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	300.00
a. Are real estate taxes included? Yes No _X	· —	
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	115.00
b. Water and sewer	\$	0.00
c. Telephone	\$	97.00
d. Other See Detailed Expense Attachment	\$	180.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	375.00
5. Clothing	\$	90.00
6. Laundry and dry cleaning	\$	65.00
7. Medical and dental expenses	\$ 	45.00
8. Transportation (not including car payments)	\$	350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	150.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$ 	0.00
c. Health	\$ 	0.00
d. Auto	\$ 	248.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	φ	0.00
	\$	0.00
(Specify)	5	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)	Φ.	054.00
a. Auto	\$	254.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	285.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules	\$	2,554.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	φ	2,004.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
20 CTATEMENT OF MONITH VALUE INCOME	=	
20. STATEMENT OF MONTHLY NET INCOME	Φ.	0.504.00
a. Average monthly income from Line 15 of Schedule I	\$	2,561.00
b. Average monthly expenses from Line 18 above	\$	2,554.00
c. Monthly net income (a. minus b.)	\$	7.00

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B6J (Official Form 6J) (12/07)

In re	Jerry L Stanford	Case No.	
		Debtor(s)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Other Utility Expenditures:

Cable/Internet	<u> </u>	85.00
Cellular Phone	\$	95.00
Total Other Utility Expenditures	\$	180.00

Other Expenditures:

Personal Grooming/Haircuts	\$ 65.00
Auto Repairs/Maintenance	\$ 60.00
Student Loan	\$ 110.00
Drugstore Necessities	\$ 50.00
Total Other Expenditures	\$ 285.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jerry L Stanford			Case No.	
	•		Debtor(s)	Chapter 7	7
	DECLARATION C	ONCERN	ING DEBTOR'S SO	CHEDUL	ES
	DECLARATION UNDER I	PENALTY C	OF PERJURY BY INDIV	DUAL DEI	BTOR
	I declare under penalty of perjury the 24 sheets, and that they are true and co				
Date	July 24, 2008	Signature	/s/ Jerry L Stanford Jerry L Stanford Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jerry L Stanford			
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$46,189.00	SOURCE Employment Income - 2006 - based on tax transcripts
\$56,606.00	Employment Income - 2007 - based on tax transcripts
\$22,168.47	Employment Income - 2008 year-to-date - based on pay advices

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT SOURCE**

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING**

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR VALUE OF AMOUNT STILL PAYMENTS/ NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS OWING**

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR DISPOSITION AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DESCRIPTION AND VALUE OF **PROPERTY**

DATE OF SEIZURE

Software Copyright (c) 1996-2007 Best Case Solutions, Inc. - Evanston, IL - (800) 492-8037

Best Case Bankruptcy

3

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers Sears Tower 233 S Wacker, Suite 5150 Chicago, IL 60606

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1200 - for legal services \$150 - for service fees in conjunction with Credit Infonet

NAME AND ADDRESS OF PAYEE Credit Infonet 4540 Honeywell Ct Dayton, OH 45424-5760 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2008 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$124 - for Credit Counseling,
Debtor Education, 3 credit
reports, tax transcripts, and
post-discharge credit repair.

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

5

NAME AND ADDRESS OF OWNER

15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California,

Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS ENDING DATES

6

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

7

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

RECORDS

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

NAME AND ADDRESS

TITLE

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including

compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None If the debtor is r

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	July 24, 2008	Signature	/s/ Jerry L Stanford
			Jerry L Stanford
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

	Northern District	of Illinois			
In re _ Jerry L Stanford			Case No		
	Debtor	r(s)	Chapter	r 7	
CHAPTER 7 INI	DIVIDUAL DEBTOR'S	STATEME	ENT OF IN	TENTION	
I have filed a schedule of assets and lia	bilities which includes debts sec	ured by property	of the estate.		
☐ I have filed a schedule of executory con	tracts and unexpired leases which	ch includes perso	onal property su	ubject to an unexp	pired lease.
I intend to do the following with respec	t to property of the estate which	secures those de	bts or is subject	ct to a lease:	
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2002 Buick Century with 80,000 miles Value based on KBB	Acc Consumer Finance L				Х
		-		.	<u>.</u>
Description of Leased Property	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
-NONE-					
Date July 24, 2008		erry L Stanford			
	Jerry	L Stanford			

Debtor

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In re	Jerry L Stan	ford			Case No.	
				Debtor(s)	Chapter	7
	D	ISCLOSURE O	OF COMPENS	ATION OF ATTORN	NEY FOR DE	EBTOR(S)
C	compensation pai	d to me within one ye	ear before the filing of		or agreed to be pai	the above-named debtor and that d to me, for services rendered or to follows:
	For legal ser	vices, I have agreed to	o accept		\$	1,200.00
	Prior to the f	filing of this statemen	t I have received		\$	1,200.00
	Balance Due)			\$	0.00
2. 7	The source of the	compensation paid to	me was:			
		Debtor		Other (specify):		
3. Т	The source of con	npensation to be paid	to me is:			
		Debtor		Other (specify):		
5. I a b c	firm. I have agr A copy of the In return for the a I. Analysis of the I. Preparation ar I. Representation I. [Other provisi Negotia I. Representation I. [Other provisi I. [O	reed to share the above agreement, together above-disclosed fee, I be debtor's financial sind filing of any petition of the debtor at the ons as needed tions with secured of the debtor	e-disclosed compens with a list of the nan have agreed to rendetuation, and renderin on, schedules, statem meeting of creditors creditors to reduce bove-disclosed fee dors in any discharges fees, post-discher C 522(f)(2)(A) for a sary proceeding, or	ration with a person or personal mes of the people sharing in the er legal service for all aspects and advice to the debtor in deterent of affairs and plan which and confirmation hearing, and to market value; exemption ones not include the following the eability actions, any documnarge credit repair, judicial	s who are not men e compensation is of the bankruptcy rmining whether to may be required; d any adjourned he in planning as ne- service: nent retrieval ser lien avoidances, ehold goods, relie	case, including: o file a petition in bankruptcy; earings thereof; eded. vices, credit counseling and preparation and filing of ef from stay actions, motions to
	certify that the f ankruptcy procee		e statement of any ag	greement or arrangement for p	payment to me for	representation of the debtor(s) in
Dated	l: <u>July 24, 200</u>	08		/s/ Ian W. Wallace Ian W. Wallace #62 Legal Helpers, PC Sears Tower 233 S. Wacker Suite Chicago, IL 60606 (312) 467-0004 Fax	e 5150	2

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured

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B 201 (04/09/06)

lan W. Wallace #6290999

Drintad Nama of Attornay

obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

X /s/ lan W. Wallace

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Address:	Signature of Attorney	Date
Sears Tower		
233 S. Wacker Suite 5150		
Chicago, IL 60606		
(312) 467-0004		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) h	have received and read this notice.	
Jerry L Stanford	X /s/ Jerry L Stanford	July 24, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

July 24, 2008

United States Bankruptcy CourtNorthern District of Illinois

		Northern District of Illinois		
In re	Jerry L Stanford		Case No.	
		Debtor(s)	Chapter	7
			f Creditors:	33
	(our) knowledge.	(s) hereby verifies that the list of credit	ors is true and	correct to the best of my
Date:	July 24, 2008	/s/ Jerry L Stanford		
		Jerry L Stanford		
		Signature of Debtor		

Acc Consumer Finance L 10770 Wateridge Cir Ste San Diego, CA 92121

Afni, Inc. Attn: DP Recovery Support Po Box 3427 Bloomington, IL 61702

American Coradius International 2420 Sweet Home Road ste 150 Buffalo, NY 14228-2244

Appelles PO Box 1197 Westerville, OH 43086-1197

Asset Acceptance PO Box 2036 Warren, MI 48090

Cashcall Inc Attention: Bankruptcy Department 1600 S Douglass Rd Anaheim, CA 92806

Cavalry Portfolio Services, LLC PO Box 27288 Tempe, AZ 85282

Certegy PO Box 30046 Tampa, FL 33630-3046

Certified Recovery Sys 6161 Savoy Dr Ste 600 Houston, TX 77036

Credit Protect Assoc. Po Box 802068 Dallas, TX 75380

CSI II d/b/a/ Loan Express 28 E. Jackson Suite 1324 Chicago, IL 60604

Devry Inc 1 Tower Ln Ste 1000 Oakbrook Terrace, IL 60181

General Revenue Corp PO Box 495999 Cincinnati, OH 45242

Guaranty Bank PO Box 240200 Milwaukee, WI 53224-9010

Harvard Collection 4839 N Elston Ave Chicago, IL 60630

I C System
Po Box 64378
Saint Paul, MN 55164

Illinois Department of Revenue Bankruptcy Section 100 W Randolph St Level 7-425 Chicago, IL 60106

Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114

Jefferson Capital Syst 16 Mcleland Rd Saint Cloud, MN 56303

Merchant's Credit Guide 223 W. Jackson Blvd Chicago, IL 60606

Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123 Nations Recovery Center Inc 6491 Peachtree Industrial Blvd Atlanta, GA 30360

Nco Fin/09 507 Prudential Rd Horsham, PA 19044

Oxford Management Services PO Box 1991 Southgate, MI 48195

Plains Commerce Bank Po Box 88020 Sioux Falls, SD 57109

Plains Commerce Bank/c 2101 W 51st Ste 34 Sioux Falls, SD 57105

Sallie Mae 3rd Pty Lsc Attn: Claims Dept Po Box 9400 Wilkes Barre, PA 18773

Sunrise Credit Services Inc 260 Airport Plaza PO Box 9100 Farmingdale, NY 11735

Unistates Ca Llc 2809 Wehrle Dr Ste 1 Williamsville, NY 14221

United Collection Bureau Po Box 17460 Denver, CO 80217

Wach Ed Fin Po Box 3117 Winston Salem, NC 27102

Wachovia Education Fin Po Box 3117 Winston Salem, NC 27102

Wachovia Education Fin Po Box 13667 Sacramento, CA 95853